AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently amended) A method for optimizing customer experiences, the method comprising:

defining a plurality of prioritized experiences correlating to a customer interaction strategy, wherein each prioritized experience has at least one associated treatment;

storing the plurality of prioritized experiences for consistent treatment among a plurality of different types of communication channels;

using a central, channel-independent processing engine, dynamically applying the plurality of stored defined experiences during interactions with customers over at least two different types of communication channels; and

capturing customer interaction results, for refining future targeted interactions.

2. (Currently amended) The method from claim 1, further comprising:

evaluating a customer strategy for a company;

identifying a plurality of customer segments for a customer base of [[a]]the company; and

formulating ~~an~~ the interaction strategy based on value opportunities.

3. (Original) The method from claim 1, further comprising deriving insight about customers from analytical models, wherein defining the prioritized experiences is based on the derived insight.

4. (Original) The method from claim 1, wherein the step of storing the plurality of prioritized experiences stores experience data in a central repository; and

wherein the step of dynamically applying the plurality of defined experiences retrieves experience data from the central repository.

5. (Original) The method from claim 3, wherein the step of deriving insight from analytical models comprises:

extracting customer data for a plurality of customers from at least one database;

training analytical models to predict customer behavior, wherein the analytical models are trained using the customer data extracted from at least one database;

gathering the customer interaction results; and

re-training the analytic models to refine the customer behavior prediction, wherein the analytical models are re-trained using the customer data extracted from at least one database as well as the customer interaction results.

6. (Original) The method from claim 2, wherein evaluating the customer strategy comprises:

evaluating business value drivers;

defining key performance indicators; and

defining business constraints.

7. (Currently amended) The method from claim 2, wherein identifying the plurality of customer segments comprises:

segmenting a plurality of customers by behavior data stored in a data warehouse;

segmenting the plurality of customers by value data stored in the data warehouse; and

generating a two-dimensional matrix for cross-segmenting the plurality of customers ~~by both~~ using the behavior data and the value data.

8. (Original) The method from claim 2, wherein formulating the interaction strategy comprises choosing a subset of interaction reasons from a pre-defined repository of interactions for a specified industry.

9. (Currently amended) The method from claim 2, wherein the step of formulating the ~~new~~ interaction strategy comprises capturing a current channel mix for all customer experiences and a future channel mix for the plurality of prioritized experiences.

10. (Currently amended) The method from claim 2, wherein ~~the step of~~ formulating the interaction strategy comprises modeling value opportunities.

11. (Original) The method from claim 2, wherein formulating the interaction strategy comprises ranking interaction reasons to determine a primary set of interaction reasons.

12. (Original) The method from claim 2, wherein formulating the interaction strategy comprises:

defining a plurality of treatments; and

assigning each of the plurality of treatments to a prioritized interaction.

13. (Currently amended) The method from claim 12, wherein the ~~step of~~ assigning is based on a hierarchy of grouped rules.

14. (Original) The method from claim 1, wherein the step of defining the plurality of prioritized experiences enables a business user to define a plurality of treatments.

15. (Currently amended) The method from claim 1, wherein the step of dynamically applying the plurality of defined experiences comprises leveraging a centralized rule[[s]] processing engine;

wherein the rule[[s]] processing engine is independent of and consistent for a plurality of channels.

16. (Currently amended) The method from claim 15, wherein the rule[[s]] processing engine applies treatments as a function of a customer segment, an interaction type, and an interaction channel.

17. (Currently amended) The method from claim 1, wherein the step of applying the plurality of defined experiences comprises:

building a customer intelligence record for representing a plurality of data fields for a customer;

passing the customer intelligence record to a central, channel-independent rule[[s]] processing engine;

processing a plurality of rules for updating the customer intelligence record to indicate at least one treatment for the customer; and

sending data from the customer intelligence record to ~~the~~ a channel for instructing the channel on the treatments to present to the customer.

18. (Original) The method from claim 17, further comprising scoring customer information; and storing scored information in the customer intelligence record.

19. (Original) The method from claim 1, wherein the plurality of prioritized experiences support marketing, sales, service and billing functions executed by a customer.

20. (Original) The method from claim 2, wherein formulating an interaction strategy includes assessment of a business and identification of opportunities to create value.

21. (Currently amended) A computer program stored on a computer readable medium for execution by a computer, the computer program comprising:

a code segment for defining a plurality of prioritized experiences correlating to an interaction strategy, wherein each prioritized experience has at least one associated treatment;

a code segment for storing the plurality of prioritized experiences for consistent treatment among a plurality of different types of communication channels;

a code segment for dynamically applying the plurality of stored defined experiences, using a central, channel-independent processing engine, during interactions with customers over at least two different types of communication channels; and

a code segment for capturing customer interaction results, for refining future targeted interactions.

22. (Currently amended) The computer program from claim 21, further comprising:

a code segment for evaluating a customer strategy for a company;

a code segment for identifying a plurality of customer segments for a customer base of [[a]]the company; and

a code segment for formulating ~~an~~ the interaction strategy based on value opportunities.

23. (Original) The computer program from claim 21, further comprising a code segment for deriving insight about customers from analytical models, wherein defining the prioritized experiences is based on the derived insight.

24. (Original) The computer program from claim 21, wherein the code segment for storing the plurality of prioritized experiences stores experience data in a central repository; and

wherein the code segment for dynamically applying the plurality of defined experiences retrieves experience data from the central repository.

25. (Original) The computer program from claim 23, wherein the code segment for deriving insight from analytical models comprises:

a code segment for extracting customer data for a plurality of customers from at least one database;

a code segment for training analytical models to predict customer behavior, wherein the analytical models are trained using the customer data extracted from at least one database;

a code segment for gathering the customer interaction results; and

a code segment for re-training the analytic models to refine the customer behavior prediction, wherein the analytical models are re-trained using the customer data extracted from at least one database as well as the customer interaction results.

26. (Original) The computer program from claim 22, wherein the code segment for evaluating the customer strategy comprises:

a code segment for evaluating business value drivers;

a code segment for defining key performance indicators; and

a code segment for defining business constraints.

27. (Currently amended) The computer program from claim 22, wherein the code segment for identifying the plurality of customer segments comprises:

a code segment for segmenting a plurality of customers by behavior data stored in a data warehouse;

a code segment for segmenting the plurality of customers by value data stored in a data warehouse; and

a code segment for generating a two-dimensional matrix for cross-segmenting the plurality of customers by ~~both~~ using the behavior data and the value data.

28. (Original) The computer program from claim 22, wherein the code segment for formulating the interaction strategy comprises a code segment for choosing a subset of interaction reasons from a pre-defined repository of interactions for a specified industry.

29. (Currently amended) The computer program from claim 22, wherein the code segment for formulating the ~~new~~ interaction strategy comprises a code segment for capturing current channel mix for all customer experiences and a future channel mix for the plurality of prioritized experiences.

30. (Original) The computer program from claim 22, wherein the code segment for formulating the interaction strategy comprises a code segment for modeling value opportunities.

31. (Original) The computer program from claim 22, wherein the code segment for formulating the interaction strategy comprises a code segment for ranking interaction reasons to determine a primary set of interaction reasons.

32. (Original) The computer program from claim 22, wherein the code segment for formulating the interaction strategy comprises:

a code segment for defining a plurality of treatments; and

a code segment for assigning each of the plurality of treatments to a prioritized interaction.

33. (Original) The computer program from claim 32, wherein the code segment for assigning is based on a hierarchy of grouped rules.

34. (Original) The computer program from claim 21, wherein the code segment for defining the plurality of prioritized experiences enables a business user to define a plurality of treatments.

35. (Currently amended) The computer program from claim 21, wherein the code segment for dynamically applying the plurality of defined experiences comprises a code segment for leveraging a centralized rule[[s]] processing engine;

wherein the rule[[s]] processing engine is independent of and consistent for a plurality of channels.

36. (Currently amended) The computer program from claim 35 wherein the centralized rule[[s]] processing engine applies treatments as a function of a customer segment, an interaction type, and an interaction channel.

37. (Currently amended) The computer program from claim 21, wherein the code segment for applying the plurality of defined experiences comprises:

a code segment for building a customer intelligence record for representing a plurality of data fields for a customer;

a code segment for passing the customer intelligence record to a central, channel-independent rule[[s]] processing engine;

a code segment for processing a plurality of rules for updating the customer intelligence record to indicate at least one treatment for the customer; and

a code segment for sending data from the customer intelligence record to ~~the~~ a channel for instructing the channel on the treatments to present to the customer.

38. (Original) The computer program from claim 37, further comprising:

a code segment for scoring customer information; and

a code segment for storing the scored information in the customer intelligence record.

39. (Original) The computer program claim from 21, wherein the plurality of prioritized experiences support marketing, sales, service and billing functions executed by a customer.

40. (Original) The computer program claim from claim 22, wherein formulating an interaction strategy includes assessment of a business and identification of opportunities to create value.

41. (Currently amended) A system for optimizing customer experiences, the system comprising:

a workbench analysis subsystem for defining a plurality of prioritized experiences correlating to an interaction strategy, wherein each prioritized experience has at least one associated treatment;

a central repository for storing the plurality of prioritized experiences for consistent treatment among a plurality of different types of communication channels;

an interaction optimizing subsystem for dynamically applying the plurality of stored defined experiences, using a central, channel-independent processing engine, during interactions with customers over at least two different types of communication channels; and

a subsystem for capturing customer interaction results, for refining future targeted interactions.

42. (Currently amended) The system from claim 41, wherein the interaction optimizing subsystem comprises:

a rule[[s]] processing-~~based~~ engine for choosing from the plurality of prioritized experiences in the central repository; and

a plurality of services for interfacing data between the rule[[s]] processing-~~based~~ engine and the plurality of communication channels.

43. (Original) The system from claim 42, wherein the plurality of services comprise:

a plurality of web services; and

a plurality of common customer services.

44. (Original) The system from claim 41, further comprising a plurality of customer segments for a customer base of a company; and

an interaction strategy module for formulating an interaction strategy based on value opportunities.

45. (Original) The system from claim 41, further comprising at least one analytical model for use in deriving insight about customers, wherein the derived insight is leveraged by the workbench analysis subsystem for defining the prioritized experiences.

46. (Original) The system from claim 44, further comprising:

at least one database upon which is stored customer data;

wherein the at least one analytical model is trained to predict customer behavior using customer data extracted from the at least one database; and

wherein the at least one analytical model is re-trained using the customer data extracted from the at least one database and the gathered customer interaction results from the subsystem for capturing customer interaction results.

47. (Original) The system from claim 44, further comprising:

a first set of customer segments based on behavior data stored in a data warehouse;

a second set of customer segments based on value data stored in the data warehouse; and

a two-dimensional matrix for cross-segmenting the plurality of customers as a function of the first set of customer segments and the second set of customer segments;

wherein the plurality of customer segments are determined from the two-dimensional matrix.

48. (Original) The system from claim 41, further comprising a pre-defined repository of interactions for a specified industry;

wherein the workbench analysis subsystem leverages the pre-defined repository of interactions for defining the plurality of prioritized experiences.

49. (Currently amended) The system from claim 44, wherein the interaction strategy module captures a current channel mix for all customer experiences and a future channel mix for the plurality of prioritized experiences.

50. (Original) The system from claim 44, wherein the interaction strategy module models value opportunities.

51. (Original) The system from claim 44, wherein the interaction strategy module ranks interaction reasons to determine a primary set of interaction reasons.

52. (Original) The system from claim 44, wherein the interaction strategy module defines a plurality of treatments and assigns each of the plurality of treatments to a prioritized interaction.

53. (Original) The system from claim 52, wherein the interaction strategy module bases the assignment on a hierarchy of grouped rules.

54. (Original) The system from claim 41 wherein the workbench analysis subsystem enables a business user to define a plurality of treatments.

55. (Currently amended) The system from claim 42, wherein the rule[[s]] processing-~~based~~ engine is independent of and consistent for the plurality of channels.

56. (Currently amended) The system from claim 55, wherein the rule[[s]] processing-~~based~~ engine applies treatments as a function of a customer segment, an interaction type, and an interaction channel.

57. (Currently amended) The system from claim 42, further comprising:

a customer intelligence record for representing a plurality of data fields for a customer;

wherein the customer intelligence record is passed to the rule[[s]] processing-~~based~~ engine;

wherein the customer intelligence record is updated to indicate[[!]] at least one treatment for the customer; and

wherein the customer intelligence record is passed to the channel for instructing ~~the~~ a channel on the treatments to present to the customer.

58. (Original) The system from claim 57, further comprising a scoring module for scoring customer information;

wherein scored information from the scoring module is stored in the customer intelligence record.

59. (Original) The system from claim 41, wherein the plurality of prioritized experiences support marketing, sales, service and billing functions executed by a customer.

60. (Original) The system from claim 44, wherein formulating an interaction strategy includes assessment of a business and identification of opportunities to create value.